

## CLAIMS

What is claimed is:

1. A method for distributing promotions, said method comprising:  
generating said promotions for use by specific consumers;  
transmitting data relating to said promotion to electronic devices of said specific consumers; and  
applying said promotion to a purchase using said electronic device.
2. The method of claim 1 wherein said promotion is a coupon, a discount, an alert, or an offer to sell.
3. The method of claim 1 further comprising:  
receiving a response from at least one of said consumers redeeming said promotion.
4. The method of claim 3 further comprising:  
processing each said redemption in accordance with rules established by a merchant associated with said promotion redemption.
5. The method of claim 1 further comprising:  
storing said promotion in an electronic account for later use by said consumer, wherein said electronic account is accessible by said consumer at a point of sale.
6. The method of claim 1 wherein said electronic device is a mobile device.
7. The method of claim 1 wherein said transmitted data is a text message.
8. The method of claim 1 wherein said transmitted data is a voice mail message.
9. The method of claim 1 wherein said promotion is generated based upon a request made by said consumer.
10. The method of claim 1 wherein said promotion is generated using a profile of said consumer.

11. The method of claim 1 wherein said application of said promotion is automatic.

12. The method of claim 1 further comprising:  
identifying said consumer by identifying said electronic device.

13. A method of receiving and redeeming promotions, said method comprising:  
accessing, with an electronic device, data, relating to said promotion, transmitted to  
said electronic device from a server;  
redeeming said promotion by replying to said server using said electronic device; and  
saving said redeemed promotion to an electronic account.

14. The method of claim 13 wherein said promotion is a coupon, a discount, an alert,  
or an offer to sell.

15. The method of claim 13 wherein said electronic device is mobile.

16. The method of claim 13 wherein said consumer requests said promotion from  
said server by using said electronic device.

17. The method of claim 13 wherein said server generates said promotion based,  
in part, on a merchant profile and on a consumer profile.

18. The method of claim 13 wherein said electronic account is remotely accessible  
by said consumer.

19. The method of claim 13 wherein said redeeming occurs at a point of sale  
(POS) and wherein said POS uses a payment method controlled, at least in part, by said  
electronic device.

20. The method of claim 19 wherein said promotion is automatically applied to a  
purchase when said purchase is made using said electronic device.

21. The method of claim 13 wherein said redeeming is by telephone, text message,  
or multi-media message.

22. A method of distributing a promotion, said method comprising:  
generating said promotion for use by a consumer;  
sending promotion data to a consumer web portal account; and  
saving said promotion in a promotion saving account for later use by said consumer  
for a purchase at a point of sale (POS).

23. The method of claim 22 wherein said promotion may be accessed by an  
electronic device.

24. The method of claim 23 wherein said electronic device is a mobile device.

25. The method of claim 22 wherein said promotion saving account is accessible  
by said electronic device.

26. A method for distributing a promotion, said method comprising:  
generating said promotion for use by a targeted consumer, wherein said targeted consumer is selected from a plurality of potential consumers; and  
transmitting data relating to said promotion to an electronic device of said consumer.

27. The method of claim 26 wherein each of said potential consumers has a consumer profile and said targeted consumer is selected based on said targeted consumer's consumer profile.

28. The method of claim 27 wherein said consumer profiles are stored in a consumer profile database.

29. The method of claim 28 wherein a merchant selects at least one characteristic related to said consumer profiles of said potential consumers and distributes said promotion to each potential consumer having said characteristic in their said consumer profile.

30. A method of distributing a promotion, said method comprising:  
generating said promotion for use by a requesting consumer, wherein said requesting consumer is prompted to request said promotion; and  
transmitting data relating to said promotion to an electronic device of said consumer.

31. The method of claim 30 wherein said requesting consumer is prompted by an advertisement.

32. The method of claim 31 wherein said advertisement is a billboard, a radio advertisement, a television advertisement, or a newspaper advertisement.

33. The method of claim 30 wherein said requesting consumer contacts a distributor to request said promotion.

34. The method of claim 33 wherein said distributor comprises a promotion distributing server.

35. The method of claim 34 wherein said requesting consumer contacts said distributor by calling a telephone number, sending an email message, or sending a text message.

36. The method of claim 30 wherein said promotion is stored for later use by said consumer.

37. A method for distributing a promotional offer to a targeted consumer, said method comprising:  
transmitting said offer to an electronic device of said targeted consumer, wherein said targeted consumer is selected from a plurality of potential consumers;  
receiving a reply from said targeted consumer in response to said promotional offer;  
and  
facilitating a purchase by said targeted consumer, said purchase correlated to said promotional offer.

38. The method of claim 37 wherein each of said potential consumers has a consumer profile and wherein said targeted consumer is selected based on said targeted consumer's consumer profile.

39. The method of claim 38 wherein said consumer profiles are stored in a consumer profile database.

40. The method of claim 39 wherein a merchant selects at least one characteristic of said consumer profiles of said potential consumers and distributes said promotional offer to each potential consumer having said characteristic in their said consumer profile.

41. A system for distributing and redeeming a promotion, said system comprising:  
a processor for generating promotion data;  
an electronic device operable for receiving generated promotion data; and  
a database accessible by said processor, said database operable in conjunction with  
said processor for storing information used for generating said promotion.

42. The system of claim 41 wherein said electronic device is further operable to  
transmit to said system a request by a consumer for said promotion.

43. The system of claim 41 wherein said electronic device is a mobile device.

44. The system of claim 41 further comprising:  
a merchant database accessible by said processor, and operable to store information  
associated with at least one merchant used to generate said promotion.

45. The system of claim 41 further comprising:  
a consumer database accessible by said processor and operable to store information  
associated with at least one consumer and used to generate said promotion.

46. The system of claim 41 further comprising:  
a consumer database wherein said promotion can be stored for later redemption by  
said consumer.

47. The system of claim 41 wherein said system utilizes XML or J2EE  
technology.

48. The system of claim 41 wherein said system has an Internet interface.



49. A method for consumer contact, said method comprising:  
accessing a consumer database containing at least one profile of at least one consumer;  
transmitting, to a mobile electronic device of a consumer, data relating to a promotion, wherein said promotion is generated from the profile of said consumer; and  
matching said promotion with a merchant profile in a merchant profile database when said consumer uses said promotion in an electronic purchase.
50. The method of claim 49 wherein said promotion is a coupon, a discount, an alert, or an offer to sell.
51. The method of claim 49, said method further comprising:  
receiving a response from said consumer redeeming said promotion.
52. The method of claim 49 wherein buying habits of said consumer are recorded in said consumer profile.
53. The method of claim 49 wherein said promotion is generated using said consumer buying habits.
54. The method of claim 49 further comprising:  
receiving by said processor consumer requests for promotions.

55. A mobile electronic device comprising:  
means for requesting data regarding a promotion from a remote server;  
means for receiving said data from said remote server; and  
means for applying received promotion data when a purchase is made at a point of sale (POS).

56. The device of claim 55 further comprising:  
means for storing information related to said promotion; and  
means for reading said stored promotion information at said POS.

57. The device of claim 55 wherein said device is uniquely identifiable by said remote server.

58. The device of claim 55 wherein said device is a mobile telephone and the unique identification is the telephone number.

59. The device of claim 55 wherein said requesting and said receiving means utilize DTMF technology.

60. The device of claim 55 wherein said device is capable of text messaging and wherein said requesting and receiving means utilize XML or J2EE technology.

61. A system for redeeming promotions, said system comprising:  
means for identifying a redeemable promotion;  
an electronic device associated with particular consumer; and  
means for receiving from said electronic device associated with said particular consumer an acceptance of said promotion.
62. The system of claim 61 wherein said identifying means comprises:  
means for associating a particular transaction at a point of sale (POS) with said redeemable promotion; and  
means for communicating said associated transaction to said electronic device associated with said particular consumer.
63. The system of claim 62 further comprising:  
means operable in response to communications from said electronic device for coordinating payment for said associated transaction.
64. The system of claim 61 wherein said electronic device is wireless.
65. The system of claim 63 wherein said wireless electronic device is a cell phone.

66. A system for coordinating transactions, said system comprising:  
a server for accepting over a temporarily established communication connection from anyone of a plurality of users information specific to one of many merchants, said information including data specific to a unique POS location of one of said merchants;  
means for coordinating said received information from a specific one of said users with information available to said server pertaining to said unique merchant location;  
means for communicating at least a portion of said coordinated information to said one user over said temporarily established connection, said coordinated information including promotional information associated with said specific user; and  
means for coordinating the redemption of the promotion associated with said promotional information.

67. The system of claim 66 wherein said information to said one user comprises:  
cost information pertaining to said information obtained from said specific location, said cost information discounted by said promotion information.

68. The system of claim 67 further comprising:  
means at said server for accepting further information from said one user, said further information comprising acceptance information for both said cost information and said promotion information.

69. The system of claim 68 further comprising:  
means at said server for coordinating payment to said one merchant from said one user, said payment based upon said information communicated to said user and said acceptance information from said user.

70. A method for coordinating transactions, said method comprising:

accepting over a temporarily established communication connection from anyone of a plurality of users information specific to one of many merchants, said information including data specific to a unique location of one of said merchants, said specific data pertaining to merchandise obtained from said merchant;

coordinating said received information from a specific one of said users with available information pertaining to said unique merchant location; and

communicating at least a portion of said coordinated information to said one user over said temporarily established connection, said coordinated information including promotions available to said specific one of said users pertaining to said obtained merchandise.

71. The method of claim 70 wherein said information to said one user comprises:

cost information pertaining to said information obtained from said specific location, said cost information including any modifications thereto based upon said communicated promotion.

72. The method of claim 71 further comprising:

accepting further information from said one user, said further information comprising acceptance information for said cost information and for said promotion.

73. The method of claim 72 further comprising:

coordinating payment to said one merchant from said one user, said payment based upon said information communicated to said user and said acceptance information from said user, including acceptance or rejection of said promotion.

74. The method of coordinating the purchases from a merchant to a consumer, said method comprising:

establishing, under control of said consumer at a POS terminal when purchase information is entered by said merchant at said POS terminal, a temporary communication connection to a server independent from said merchant for coordinating preestablished payment options with respect to said purchase information; and

under control of said server and upon receipt of the location ID of said POS terminal and other information entered by said consumer, providing to said merchant sufficient information to satisfy said merchant that said consumer has arranged proper payment for said purchase, and that all promotions associated with said consumer and with said purchase information have been identified and applied.

75. The method of claim 74 wherein said payment sufficient information includes any payment reductions available under any affinity programs available to said consumer.